

Information to identify the case:

Debtor 1	Joshua E Watts	Social Security number or ITIN	xxx-xx-5473
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-17134-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua E Watts

12/18/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua E Watts
Debtor(s)

Case No. 20-17134-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 18, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	Joshua E Watts, PO Box 1652, Millville, NJ 08332-8652
519029442	Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
518994460	Corrine D. Kent, 55 Garfield St, Millville, NJ 08332-4218
518862271	+ DSHC Enterprises, LLC, PO Box 524, Plainsboro, NJ 08536-0524
518853523	Delaware Title Loans, 111 Naamans Rd, Claymont, DE 19703-2713
518901904	+ Delaware Title Loans, Inc., c/o Bankruptcy/Legal Department, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350-2550
518853525	EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
518921278	FIG Cust FIGNJ19LLC & Sec Pty, PO Box 54226, New Orleans Louisiana 70154-4226
518853526	Geico, 1 Geico Plz, Bethesda, MD 20811-0001
518853527	# KML Law Group, Sentry Office Plaza, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519029443	LCA Collections, PO Box 15519, Savannah, GA 31416-2219
518872014	Latisha Ramsey, 130 Pamphylia Ave, Bridgeton, NJ 08302-3471
518994461	Latisha Ramsey, 67 Serenity Ct, Franklinville, NJ 08322-2770
518853528	Latisha Ramsey, 409 E Main St, Millville, NJ 08332-5355
518896217	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518853529	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518853530	Midwest Recovery Systems, 514 Earth City Plz Ste 100, Earth City, MO 63045-1303
518853531	Millville Municipal court, 12 High St S, Millville, NJ 08332-4244
518853532	Northeastern Title Loans, 1502 N Dupont Hwy, New Castle, DE 19720-1902
518853535	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
518853536	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518853539	Title Max, 3401 Kirkwood Hwy, Wilmington, DE 19808-6133

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2020 21:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 18 2020 21:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518853520	Email/Text: bankruptcy@pepcoholdings.com	Dec 18 2020 21:52:00	Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
518853521	Email/Text: bankruptcy@bbandt.com	Dec 18 2020 21:52:00	BB&T, 301 College St, Greenville, SC 29601-2014
518875060	+ Email/Text: bankruptcy@bbandt.com	Dec 18 2020 21:52:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
518853522	Email/Text: tracey.gregoire@millvillenj.gov	Dec 18 2020 21:52:00	City of Millville, 12 High St S, Millville, NJ 08332-4244

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User: admin

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518853524	EDI: DIRECTV.COM	Dec 19 2020 02:08:00	Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
518853533	+ Email/Text: EBN_Waco@Receivemorermp.com	Dec 18 2020 21:54:00	PMAB, 4135 Southstream Blvd, Charlotte, NC 28217-4636
518853534	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518864324	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518857351	Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2020 22:08:29	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518902302	EDI: NEXTEL.COM	Dec 19 2020 02:08:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park KS 66207-0949
518853537	EDI: NEXTEL.COM	Dec 19 2020 02:08:00	Sprint Corporation, Bankruptcy Department, PO Box 3326, Englewood, CO 80155-3326
518853538	EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
518855096	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519029444	EDI: TDBANKNORTH.COM	Dec 19 2020 02:08:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240-7744
518853540	EDI: USAA.COM	Dec 19 2020 02:08:00	USAA Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002
518853541	EDI: WFFC.COM	Dec 19 2020 02:08:00	Wells Fargo Bank N.A., PO Box 14517, Des Moines, IA 50306-3517
518873050	EDI: WFFC.COM	Dec 19 2020 02:08:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518872013		Jose Martinez, N/A

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Maureen P. Steady	trustee@kurtzmansteady.com mps@trustesolutions.net
Moshe Rothenberg	on behalf of Debtor Joshua E Watts moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6